- 69-1. Adjustment of Claims Under Unusual Circumstances.
- 1. Licensed Adjusters in South Carolina are authorized to adjust claims for unlicensed companies under the following circumstances:
- (a) Where the insured has an accident in South Carolina but is not a resident, being in a status of a transient.
- (b) Where the insured is a new resident in the State and has an unexpired policy of an unlicensed company purchased before he moved into the State.
- 2. The law provides the conditions under which a Non-Resident Adjuster may be licensed. In the event of a catastrophe where there are insufficient Licensed Adjusters in South Carolina to handle claims expeditiously, Non-Resident Adjusters will be permitted to enter the State to handle the adjustments arising out of the catastrophe without being required to be licensed in South Carolina, provided that the Adjuster exhibits evidence of an Adjuster's License in his home state and remains in the State only for the period that is necessary to assist in the adjustments.
- 3. An unusual circumstance or catastrophe exists when, due to a specific, infrequent, and sudden natural or manmade disaster or phenomenon, there have arisen losses to property in South Carolina that are covered by insurance, and the losses are so numerous and severe that resolution of claims related to such covered property losses will not occur expeditiously without the authorization of emergency adjusters by the Department due to the magnitude of the catastrophic damage.
- 4. The Department will determine and announce when an emergency or catastrophe exists and also will determine and announce the expiration of the period of emergency or catastrophe.